

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MICHELLE C RILEY

Debtor(s)

Case No. 09-49730

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/31/2009.
- 2) The plan was confirmed on 03/22/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/30/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/10/2010, 03/01/2011, 08/15/2012.
- 5) The case was completed on 01/29/2015.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,800.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$34,138.65  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$34,138.65**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,500.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$1,631.18  
Other \$24.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,155.18**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
6835 CORNELL CONDO ASSN	Secured	0.00	NA	NA	0.00	0.00
AAA COLLECTIONS INC	Unsecured	25.00	NA	NA	0.00	0.00
ACL INC	Unsecured	175.00	NA	NA	0.00	0.00
AMERICAS SERVICING COMPANY	Secured	NA	30,790.77	NA	0.00	0.00
AMERICAS SERVICING COMPANY	Secured	110,597.00	106,540.21	106,540.21	0.00	0.00
AMERICAS SERVICING COMPANY	Secured	106,132.00	105,689.73	NA	0.00	0.00
AMERICAS SERVICING COMPANY	Secured	NA	25,383.76	20,300.00	20,300.00	0.00
ARCCERTEGY	Unsecured	1,500.00	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING LP	Secured	43,041.00	43,041.93	43,041.93	0.00	0.00
BAC HOME LOANS SERVICING LP	Secured	NA	6,492.62	6,492.62	0.00	0.00
BANK OF NEW YORK MELLON	Secured	181,550.00	NA	NA	0.00	0.00
BANK OF NEW YORK MELLON	Secured	NA	NA	NA	0.00	0.00
BANK OF NEW YORK MELLON	Secured	NA	37,109.11	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	626.00	551.00	551.00	551.00	0.00
CAPITAL ONE BANK USA	Unsecured	395.00	320.46	320.46	320.46	0.00
CENTRAL LOAN ADMIN & R	Unsecured	5,957.00	NA	NA	0.00	0.00
CENTRAL LOAN ADMIN & R	Secured	15,070.00	NA	NA	0.00	0.00
CITIMORTGAGE	Secured	118,387.00	115,782.72	NA	0.00	0.00
CITIMORTGAGE	Secured	NA	2,023.98	NA	0.00	0.00
CITY OF CHICAGO WATER DEPT	Secured	NA	1,637.38	1,637.38	0.00	0.00
CITY OF CHICAGO WATER DEPT	Secured	NA	553.51	553.51	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	6,948.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	5,950.00	9,770.89	9,770.89	0.00	0.00
MCSI/RMI	Unsecured	750.00	0.00	0.00	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	417.00	1,226.78	1,226.78	1,226.78	0.00
MIDLAND FUNDING LLC	Unsecured	215.00	140.83	140.83	140.83	0.00
NATIONAL CAPITAL MGMT LLC	Secured	4,222.00	3,640.94	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	NA	1,284.10	1,284.10	1,284.10	0.00
OCWEN LOAN SERVICING LLC	Secured	4,852.00	4,389.73	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	4,634.00	4,188.12	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	NA	1,164.37	1,164.37	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ONEWEST BANK FSB	Secured	NA	45,427.90	NA	0.00	0.00
ONEWEST BANK FSB	Secured	234,417.00	233,757.70	NA	0.00	0.00
ONEWEST BANK FSB	Secured	NA	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	2,624.00	2,623.89	2,623.89	2,623.89	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,048.00	923.57	923.57	923.57	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	123.00	641.12	641.12	641.12	0.00
PRAIRIE GARDEN CONDO ASSN	Secured	0.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	811.00	772.26	772.26	772.26	0.00
WYNDHAM VACATION OWNERSHIP	Unsecured	NA	199.46	199.46	199.46	0.00
WYNDHAM VACATION OWNERSHIP	Secured	NA	43,273.00	43,273.00	0.00	0.00
WYNDHAM VACATION OWNERSHIP	Secured	NA	647.27	647.27	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$192,855.14	\$0.00	\$0.00
Mortgage Arrearage	\$21,584.10	\$21,584.10	\$0.00
Debt Secured by Vehicle	\$9,770.89	\$0.00	\$0.00
All Other Secured	\$10,495.15	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$234,705.28</b>	<b>\$21,584.10</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$7,399.37</b>	<b>\$7,399.37</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	\$5,155.18
Disbursements to Creditors	<u>\$28,983.47</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$34,138.65</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/20/2015

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.